

EXHIBIT K



Chapter 27 Leaves of Absence

Overview

Delta offers several different unpaid leaves of absence to help you balance your work with your life. As a full-time or part-time US based non-pilot employee you can request time away from work to go back to school, for military service, to care for a family member or other personal reasons.

This section contains information regarding various types of leaves of absence specific to flight attendants.

- FMLA
- UMLOA
- Military
- PLOC
- PLOA
- Maternity

Family Medical Leave of Absence (FMLA)

General

Under the Family and Medical Leave Act of 1993 (FMLA) certain eligible employees may qualify for up to 12 weeks of unpaid leave during a 12-month period for the birth, adoption or foster placement of a child; for the serious health condition of yourself, your spouse, child or parent or due to a qualifying urgent situation arising from a spouse, son, daughter, or parent who is a covered military member on active duty or being called to active duty.

Eligible employees may also be eligible for up to 26 weeks of leave in a single 12-month period to care for a covered service member with a serious injury or illness incurred in the line of duty, if the employee is the spouse, son daughter, parent, or next of kin of the service member.

Eligibility

- Must have a minimum of 12 months of service
- Must have a minimum of 504 paid hours excluding vacation and sick time during the 12 months immediately preceding the leave.
- Must have a leave event based on FMLA leave requirements.
- Request the leave 30 days in advance, when feasible.

Available FMLA Bank

Effective April 1, 2013, qualifying flight attendants who meet the eligibility requirements have 84 days at 588 hours available in their personal FMLA bank. This number is calculated using the following equation: 12 weeks x 7 days x 7 hours = 84 days at 588 hours.

Insurance Coverage

- Medical/Dental/Vision benefits may be continued by paying the full cost of coverage. The ESC will send you an itemized invoice with billing and payment information.
- If you wish to opt-out of certain coverage, contact the ESC at 1-800-MY-DELTA.
- Opting out of coverage or failing to pay premiums will end coverage for the duration of your leave.
- For additional insurance information see DeltaNet>Employee Connection>Absence from Work>Leaves of Absence>Family Leave>

FMLA (continued)

Vacation

- Vacation will be adjusted beginning on day 31 for continuous FMLA for a family member.
- When your earned Personal Paid Time (PPT) allotment has been exhausted by using FMLA for one of the following: your own health condition, care for an eligible family member, foster care placement of a child, a qualifying emergency, or to provide care for an injured service member (including the birth or adoption of a child), you are required to use your vacation time. This aligns with Delta corporate policy.

Paid Personal Time (PPT)

- There is no Paid Personal Time (PPT) accrual for continuous FMLA for a family member.
- You are required to use all unused earned Paid Personal Time (PPT) in conjunction with your leave.

Requesting FMLA

- Flight attendants who have a foreseeable absence (e.g., medical appointment) will be required to notify the MST desk 30 days in advance, including prior to bid award (13th of month), or as soon after that as the absence is known.
- Flight attendants using FMLA must follow IFS call-in procedure which is contacting the MST desk at least 3 hours prior to sign-in of a trip and prior to midnight if on A-Day status. In addition, Sedgwick must be notified on the same day as the first absence, if initiating a new FMLA claim.
- Pre-plot days, FMSP-self and FMFP-family member, have a 3:15 value towards the overall schedule value.

Seniority Adjustment

- No seniority adjustment will occur as a result of FMLA.

Pay Anniversary Date Adjustment

- No pay anniversary date adjustment will occur as a result of FMLA.

Annual Flying Requirement

- You will not receive credit towards the annual flying requirement when using FMLA for a family member.

Training

- You are eligible to attend training while on FMLA for a family member.
- You must be released to full duty prior to scheduling training if you are on FMLA due to your own health condition.

Unpaid Medical Leave of Absence (UMLOA)

Overview

Delta's Unpaid Medical Leave of Absence (UMLOA) is available to assist employees who are no longer eligible for a disability leave and who have not been released to return to work or who have been released to return to work but have medical restrictions prohibiting him or her from performing the essential functions of the job.

Eligibility

- You may be eligible for this approved leave of absence for up to 24 months.
- Contact Sedgwick Claims Management at 1-877-67-DELTA to apply.

Insurance Coverage

Medical/Dental/Basic Life:

- You will not be eligible for Medical/Dental but may elect COBRA.
- STD (Short Term Disability) and LTD (Long Term Disability) will be canceled while you are on UMLOA.
- Optional Insurance may continue at the active employee rate by Direct Bill.

Vacation

Vacation will not accrue while on a UMLOA.

Paid Personal Time (PPT)

PPT will not accrue while on a UMLOA.

Seniority Adjustment

No seniority adjustment will occur as a result of a UMLOA.

Pay Anniversary Date Adjustment

Pay anniversary adjustment will be adjusted after 12 months of continuous absence resulting from a disability.

Annual Flying Requirement

You will receive 45 hours credit per month towards the annual flying requirement.

Training

You must be released to full duty before scheduling training.

PLOC (Company Convenience Leaves of Absence)

General

PLOCs (Company Convenience Leaves of Absence) are unpaid leaves of absence offered in certain months of the year when the operation permits. Leaves are generally awarded in 30/31 day increments, usually coinciding with the bid period (i.e., January 1-30, January 31-March 1, March 2-31). Multi month PLOCs leaves may also be offered during certain times of the year.

- Flight attendants on a full month PLOC will receive 45 hours credit toward meeting their Annual Flying Requirement. Flight attendants on a full month PLOC while also participating in the Split Line Program will receive 22.5 hours credit towards meeting their Annual Flying Requirement.
- At the end of a PLOC, all flight attendants will return to their previously assigned base or newly awarded base if a transfer was awarded while out on the PLOC leave. A PLOC status will not prohibit an individual from participating in the monthly base transfer bid.

Eligibility

In order to be eligible for a PLOC, a flight attendant must be currently qualified to perform flight attendant duties. It is your responsibility to attend recurrent training during your base month even while out on a PLOC. Failure to do so may result in your PLOC award being rescinded.

If you are on any type of medical leave status, you must be released to fly prior to the start of the PLOC and have fulfilled all the necessary return to work processes prior to the begin date of the PLOC. Failure to fulfill these requirements may result in your PLOC award being rescinded.

Bidding/Awards

- The window to enter a PLOC request opens 2 months prior to the begin date of the PLOC. The window closes at 0800 local base time on the 25th day of that month (approximately 35 days preceding the requested leave month). For example, the window for April PLOCs would open February 1st and close on February 25th.
- PLOCs are granted in seniority order for each base. (PLOCs will be awarded to all LOD/Purser flight attendants based on operational requirements and language/Purser category base seniority order to protect required language staffing needs.)
- Awards will be posted by the 2nd day of the preceding month. For example, April PLOC awards will post by March 2nd.
- If you submit a "remain active" request, the PLOC may be assigned to you up to the time bids are awarded for the month you want the leave to begin. For example, your PLOC may be awarded to you as late as March 13th prior to 0800ET for the April bid period. This will occur automatically and without contact from the company.

- Rotations that overlap a PLOC period must be flown to completion. The leave effective begin date will be adjusted accordingly but the leave effective end date will continue to end on the last day of the bid month.

Entering Your Bid

To enter a PLOC request, from the menu at the top of the screen, select Bid Information, PLOC Bids and then Add PLOC request. A screen will appear with your employee number, please verify your employee number and select OK. The following screen will appear.

PLOC COMPANY CONVENIENCE LEAVE OF ABSENCE 14MAR12
 XXXX ADD PLOC REQUEST FOR MAY12 17:04

NAME: XXXX LOCATION: ATL SEN NBR: 08698
 EMP DATE: 15APR97 DEPT NBR: 610 PAYROLL NBR: XXXXXX

ENTER 'A' TO ADD PLOC REQUEST FOR MAY12 _

REMAIN ACTIVE (Y/N): _

** REQUEST DEADLINE: 25MAR12 0800 **

Enter "A" to add the request.

Enter "Y" to make the request active

Once you have completed the screen above select the **OK** button. A confirmation screen will immediately appear.

From the PLOC menu, you can perform the following tasks:

- Add PLOC Request - enter a new PLOC request (instructions above)
- Change PLOC Request - amend an existing PLOC request
- Delete PLOC Request - delete an existing request
- Display PLOC Request - display a previously entered request
- Display PLOC Award for FA - display the award status of a PLOC request
- Display PLOC Information - displays the number of PLOCs taken within the calendar year

Insurance Coverage

Medical/Dental/Basic Life

Medical/Dental/Basic Life Coverage will automatically continue at the active employee rate. You will receive an invoice for the applicable premiums. You should mail your payment to the address indicated on the invoice. Any unpaid premiums will be payroll-deducted from the first paycheck upon your return to active flying status. If you have any questions, you may call the Employee Service Center at 1-800-MY DELTA.

PLOC (continued)

Short Term / Long Term Disability Benefits Coverage will automatically be canceled for the duration of your PLOC.

If you had optional disability benefit coverage in effect the day before you began your PLOC, and you return to Active Work Status during the same calendar year, your previously elected coverage(s) will become effective on the day immediately following your return to Active Work Status.

A flight attendant is not eligible to transition from an unpaid leave of absence (PLOC) to a paid leave of absence i.e. STD. If a flight attendant becomes unable to return to work due to a medical issue, he/she may submit a request for Unpaid Medical Leave of Absence (UMLOA).

- If you have any questions, you may call the Employee Service Center at 1-800-MY-DELTA.

Vacation/PPT

- Vacation and PPT will not accrue while on a PLOC.
- While out on a PLOC, flight attendants are eligible to participate in the monthly vacation pick up and improvement bid.
- If you have a vacation scheduled during the leave, you will have the following options which you must indicate when you enter your PLOC request in the computer.
 1. Be paid for the vacation
 2. Drop the vacation and submit a Monthly Pick-Up Bid to avoid being given a must-take.
 3. Be assigned a Must-Take vacation

NOTE: PLOCs granted in the last three months of the vacation year, January, February or March, with overlapping vacation weeks will automatically be paid the applicable number of vacation days due in those months.

Any vacation hours paid out as a result of a PLOC will be applied toward your Annual Flying Requirement.

Seniority Adjustment

No seniority adjustment will occur as a result of a PLOC.

Pay Anniversary Date Adjustment

No pay anniversary date or date of hire adjustment will occur as a result of a PLOC.

Training

You are eligible to attend training while on a PLOC.

Personal Leaves of Absence (Including Hardship)

Personal Leaves of Absence (PLOA), including Hardship Leaves, are granted depending on operational need and the circumstances of the individual.

A PLOA request will be considered only when all other reasonable alternatives have been exhausted.

All requests for a PLOA are given serious consideration by the Company. When making these decisions, impact to seniority of all flight attendants must be considered.

Types of PLOA

The following types of leave and hardship accommodations may be requested:

1. Up to six months of approved time off.
2. Between six months and 24 months of approved time off.

Eligibility Criteria

To be eligible for a PLOA you must complete your initial corporate probationary period.

How to Request a PLOA

A PLOA request should be submitted to your Field Service Manager by the 5th day of the month prior to the leave date. If applicable, include supporting documentation from a knowledgeable third party such as a:

- Treating Physician
- Licensed Clinical Social Worker
- Attorney; or
- Law Enforcement documentation or Protective order

Guidelines for Requests:

Examples of circumstances that may warrant a Personal Leave of Absence (not an all-inclusive list):

- A home destroyed by a natural disaster
- A critically ill parent
- A move required to provide temporary shelter from physical abuse or legally required for custody of a child
- A critically ill child, spouse, or partner; or
- Personal illness requiring highly specialized treatment

Personal Leaves of Absence (continued)

In addition to the above examples for a PLOA, below are some examples of circumstances that may warrant a longer PLOA (not an all-inclusive list):

- Formal education
- Ill health of a family member
- Child/elder care
- Participation in a full-time volunteer program; or
- Other compelling reasons mutually beneficial to both you and Delta.

Benefits while on a PLOA

Benefits while on a Personal Leave of Absence are provided in the HRPM 1028.9.

Annual Flying Requirement

Credit towards the annual flying hours will not be given during a PLOA.

Vacation

Time spent on a PLOA will not count toward the service requirement for purposes of determining the amount of annual vacation allotment once you return to active pay status.

Pay Anniversary Date

If applicable, your pay anniversary date will be adjusted on a day-for-day basis for the duration of the leave.

Seniority Adjustment

No seniority adjustment will occur as a result of a PLOA.

Employee Responsibilities While on PLOA

You are required to provide an update to your Field Service Manager in writing every 60 days.

Extension Requests

If you need to extend your PLOA, you will need to submit an Extension Request form with supporting documentation at least 30 days prior to the end of your leave or transfer. Extension Requests for Personal Leave of Absence should be submitted to your Field Service Manager. **If you do not provide an extension request** at least 30 days prior to the end of your approved PLOA, **your leave will be terminated at the end of the pre-approved allotted time.**

Personal Leaves of Absence (PLOA) (continued)

Returning to Work from a PLOA

You should notify your leader in writing of your intent to return to work no later than two months prior to your desired return to work date. Your return to work date may be no later than the last day of the approved leave.

If your PLOA exceeds 12 months, you may be subject to drug screening, background verification, fingerprinting, and any other testing or screening required for the job, upon your return to work.

Failure to Return to Work from a PLOA

If you do not notify Delta of your intent to return to work in the appropriate time frame, you will be deemed to have resigned on the day following the expiration of your leave.

Career Maximum

You are limited to a total of 24 months of PLOA (including hardship leave) during your entire Delta career.

Links

See the Appendix for links to the Hardship Leave and Transfer request forms on DeltaNet.

Military Leave

Active Duty Service

- If you enter the United States Military for active duty service, you will be granted an unpaid military leave of absence for the length of the service, not to exceed five years.
- You will be paid for all remaining earned vacation at your request, or if you will not be returning prior to the end of the vacation year.
- Vacation adjustment will begin on the 31st day of the military leave or on the 61st day of the military leave if the U.S. military is engaged in military conflict for the next vacation year.
- You will continue to accrue seniority for bidding and pay purposes during your leave of absence provided your Initial Probation was completed prior to beginning the leave.
- If your Initial Probation was not complete prior to beginning the leave, upon your return you will be reinstated at your original pay scale until completion of your probationary period. At that time, your pay will be based on your length of service (including the military leave).

National Guard / Other Reserve Units

- If you are a member of the National Guard or other reserve unit, you will be granted an unpaid military leave of absence for annual active duty.
- You may elect to be paid for any remaining earned vacation during the annual active duty period.

Requesting Military Leave

- If your leave of absence will be 30 days or less contact your PFSM and Scheduling.
- If your leave of absence will extend beyond 30 days contact Sedgwick at 1-877-67-DELTA, your PFSM and Scheduling.

Seniority Adjustment

No seniority adjustment will occur as a result of a military leave.

Pay Anniversary Date

No pay anniversary date adjustment will occur as a result of a military leave.

Paid Personal Time (PPT)

Paid Personal Time (PPT) will accrue for up to six (6) months.

Military Leave (continued)

Annual Flying Requirement (AFLAC)

You will receive 45 hours credit per month towards your annual flying requirement while on military leave.

Training

You are eligible to attend training while on a military leave of absence.

Maternity/Paternity Leave

Maternity and Paternity leave are corporate benefits available to all eligible Delta employees.

- For information regarding Paternity leaves, go to [DeltaNet>Employee Connection>Absence>Leave of Absence](#)
- For information specific to flight attendants regarding maternity leave, go to [DeltaNet>Employee Connection>Absence>Leave of Absence>Maternity Leave and Paternity Leave](#)

End of Chapter

Absence From Work

Flight Attendant Quick Reference Guide

As a flight attendant, Delta offers you several different programs to provide pay protection during an absence. These programs can help ease your concern about how to continue to meet your financial needs during an absence from work. This document offers a high-level overview of the absence from work options which may be available to you.

Paid Personal Time (PPT) Program

Delta's PPT program gives you the flexibility to manage your time away from work. When you can't work for reasons such as an illness or injury, a family emergency or you just need some extra time off, the PPT program provides income during your absence. PPT is available for use as sick time or additional vacation time. The PPT Year follows the vacation calendar and runs from April 1 – March 31.

Scheduled PPT will be pre-plotted on your schedule and paid at a rate of 6.0 hours per day, while Unscheduled PPT will be plotted on your schedule and paid at a "trips missed" rate.

Delta people are the key to the success of our operation. Your regular and reliable attendance helps us achieve the best performance in the industry. You are encouraged to schedule your PPT in advance for personal use. Unscheduled PPT is used when you are too sick to work or you have to be away from work unexpectedly at the last minute. Your supervisor may require documentation supporting the reason for your absence if you use PPT in an unscheduled manner.

You earn a few hours of PPT every Pay Period you are on active status - up to a total of 56.0 hours per year. Any unused PPT you have as of March 31 will automatically be rolled over for use in the following year, unless you elect to receive a payout. You can roll over up to a maximum of 168 hours of unused PPT into your PPT Rollover bank.

Remember — to be eligible to earn PPT, you must fly a minimum of 540 hours during the PPT look back period which is October 1 - September 30 of the prior year.

You can choose to borrow PPT before you have actually earned it - up to the amount you are scheduled to earn for the remainder of that PPT year. This means that you have access to all 56.0 hours as of April 1. If you end up using more PPT than you actually earned, your negative balance will rollover to the following year and in some cases, you will be required to pay back that amount.

This is only a summary of PPT. For more information, please refer to the PPT policy on DeltaNet.

Paid Maternity Leave Benefits

Paid Maternity Leave benefits provide eligible U.S.-based mothers with 100% Pay Protection for a maximum of nine weeks (leave period depends on type of delivery). This paid leave begins on the delivery date, or in certain circumstances, up to one week prior to the delivery date, with no waiting period, even if not enrolled in 60% STD Benefits. Paid Maternity Leave benefits are paid to eligible mothers based on a seven-day calendar week.

Short-Term Disability Benefits (STD)

You may be eligible for disability benefits if you are unable to perform your job due to illness or injury. You must call Sedgwick at 877-67-DELTA (877-673-3582) as soon as you expect your illness or injury to last more than seven calendar days. In the event of a scheduled surgery, you can call up to 30 days ahead of time to begin the approval process.

Disability benefits are available the day following the end of the seven calendar-day period known as the Waiting Period. You can use other forms of paid time off (including PPT and vacation) to cover your pay during the Waiting Period. **If you are later approved for Certified Time, any pay protection originally used (PPT, vacation) for the period CT is payable, would be restored to you.** Short-term disability benefits (CT, OJI and 60% STD) are payable for up to 26 weeks from the 1st day of your leave.

Delta Provided -Certified Time

Certified Time provides you with taxable 100% pay protection for both work-related and non-work related disability claims. If you're off more than 7 calendar days, approved by Sedgwick and have a CT balance of at least 6.01 days, your Certified Time is payable from the 1st day of your absence.

For non-work-related illness or injury, that does not qualify for a State Disability program, your Certified Time balance is decreased in one-day increments for each calendar day of your absence. For an illness or injury that is work-related or covered by a State Disability program, your Certified Time balance is decreased proportionally to the Workers Compensation/State Disability benefit amount that you receive.

66.67% OJI (On-the-Job Injury) Pay

If your illness or injury is work-related, Delta provides you with OJI Pay to supplement your Workers' Compensation payments. Together, these benefits are designed to provide you with 66.67% pay protection without taxes to you during an approved work-related absence. This benefit begins once you exhaust any Certified Time available and the applicable Workers Compensation Waiting Period.

Optional 60% STD

If you are enrolled in 60% STD coverage, your benefit will begin after 7 calendar days (the Standard Option) or 30 calendar days (the 30 Day Option) due to an approved non-work-related illness or injury, and any available Certified Time has been exhausted. Since you pay the cost of this coverage on a post-tax basis, the 60% STD benefit is paid to you tax-free.



Long-Term Disability Benefits (LTD)

LTD benefits begin with the 27th week of your Sedgwick-approved absence (after the Waiting Period and the Short-Term Disability period). Employees receive Basic 50% LTD coverage at no cost and can enroll for LTD Buy-Up coverage to receive 60% pay protection. If you are enrolled in the 60% LTD Buy-up, a portion of your LTD benefits will be payable to you tax-free since you pay premiums for this benefit on a post-tax basis. The basic 50% LTD benefit is subject to taxes since it is Company-provided. If you continue to have Certified Time when you begin your 27th week into the LTD period you will continue to receive your taxable 100% pay protection.

You must call Sedgwick at 877-67-DELTA (877-673- 3582) to approve any absence due to illness or injury that lasts more than seven calendar days — regardless of whether you have any Short-Term Disability benefits available. This approval allows you to continue your other Delta benefit coverage, such as medical and dental coverages

Personal (Non-Occupational) Illness/Injury

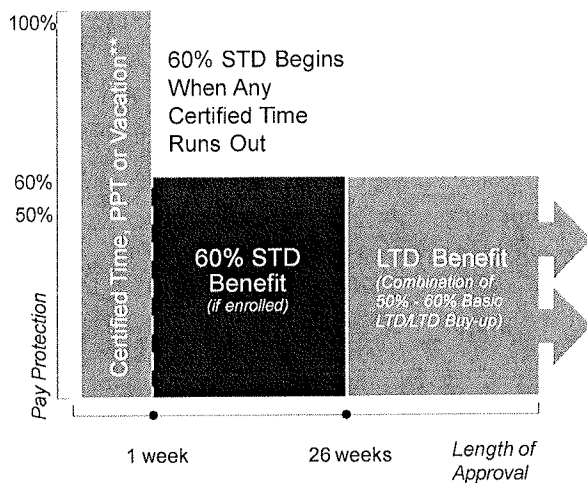
Who do I call and when?

Call the MST Desk at 1-877-DAL-Crew (1-877-325-2739) as soon as possible on the first day of an absence and follow your departmental procedures for using Unscheduled PPT.

Call Sedgwick at 877-67-DELTA (877-673-3582) as soon as you anticipate being absent for more than seven consecutive calendar days. If you do not call Sedgwick by the eighth day of your absence, your available disability benefits could be delayed or denied.

There's no need to wait until the last minute! If you will be absent from work due to a scheduled surgery, you can notify Sedgwick and your supervisor up to 30 days in advance.

Where does my absence pay come from?



What can I do to ensure a smooth and timely transition to disability pay?

Since the pay you receive could come from several different sources, it is very important that you provide timely notification and updates about your absence to all appropriate groups.

- Stay in regular contact with your FSM during your absence and keep IFS Scheduling posted when you are released to return to work.

Call Sedgwick as soon as you expect to be absent from work for more than seven calendar days. Your work-related and non-work related absence must be approved in order for you to begin receiving disability benefits and to continue your other Delta benefit coverages.

State of Washington Labor & Industries, Ohio BWC, or Sheakley Unicom, Inc. (MCO) must certify your absence for you to receive Workers' Compensation.

- You should let your health professional know that a claims examiner may be contacting him/her for supporting medical documents

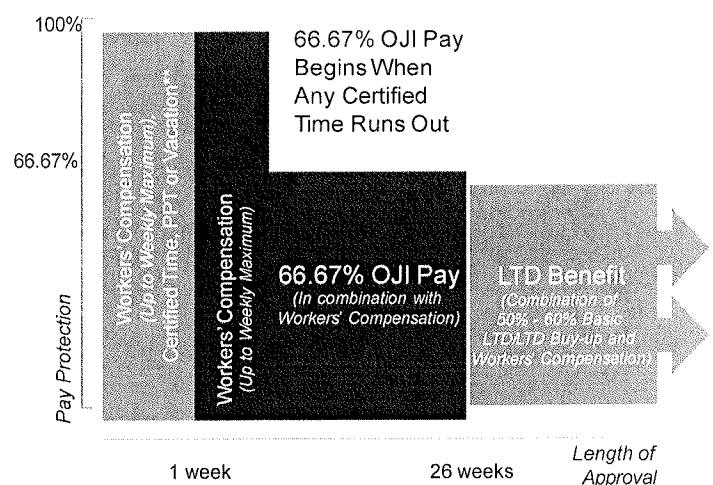
On-the-Job (Occupational) Illness/Injury

Who do I call and when?

Call the MST Desk at 1-877-DAL-Crew (1-877-325-2739) as soon as possible on the first day of an absence and follow your departmental procedures for using Unscheduled PPT. Based on the laws of your state, you will begin receiving a weekly amount after your absence of 3, 5 or 7 days.

You must report your OJI to the Sedgwick at 877-67-DELTA (877-673-3582). They need to know about your OJI even if you will not miss time from work.

Where does my absence pay come from?



*This chart, an overview of the STD and LTD benefits, is provided to educate you about Delta benefit plans, not to replace the Delta Plan's actual Summary and Description. The chart does not provide a full description of the **Disability Benefit Handbook**.*

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